

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

JOHN W. HOBOR  
REBECCA L. HOBOR  
Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant  
vs.  
No Respondents.

Case No.:17-70237 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

November 24, 2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 03/23/2017 and confirmed on 7/24/17 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		86,028.32
Less Refunds to Debtor	2,080.74	
<b>TOTAL AMOUNT OF PLAN FUND</b>		<b>83,947.58</b>

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	2,000.00	
Trustee Fee	4,045.84	
Court Ordered Automotive Insurance	0.00	
<b>TOTAL ADMINISTRATIVE FEES</b>		<b>6,045.84</b>

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	MIDFIRST BANK SSB*	0.00	51,788.60	0.00	51,788.60
	Acct: 3307				
	MIDFIRST BANK SSB*	188.54	188.54	0.00	188.54
	Acct: 3307				
	ALLY BANK(*)	7,081.45	7,081.45	0.00	7,081.45
	Acct: 7366				
	1ST SUMMIT BANK(*)	2,000.00	2,000.00	0.00	2,000.00
	Acct: 413L				
					<b>61,058.59</b>

Priority					
	FORREST B FORDHAM III ESQ	0.00	0.00	0.00	0.00
	Acct:				
	JOHN W. HOBOR	0.00	0.00	0.00	0.00
	Acct:				
	JOHN W. HOBOR	2,080.74	2,080.74	0.00	0.00
	Acct:				
	FORREST B FORDHAM III ESQ	2,000.00	2,000.00	0.00	0.00
	Acct:				

\*\*\* N O N E \*\*\*

Unsecured					
	1ST SUMMIT BANK(*)	1,797.38	1,797.38	0.00	1,797.38
	Acct: 0053				
	BEST EGG	0.00	0.00	0.00	0.00
	Acct: 7745				
	LVNV FUNDING LLC, ASSIGNEE	2,835.49	2,835.49	0.00	2,835.49
	Acct: 6451				
	QUANTUM3 GROUP LLC AGNT - MOMA FI	521.14	521.14	0.00	521.14
	Acct: 2743				
	JPMORGAN CHASE BANK NA	0.00	0.00	0.00	0.00
	Acct: 7362				
	US DEPARTMENT OF TREASURY	0.00	0.00	0.00	0.00
	Acct: 714B				
	FIRST NATIONAL BANK OF OMAHA(*)	3,070.69	3,070.69	0.00	3,070.69

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 4352				
	FIRST COMMONWEALTH BANK*	0.00	0.00	0.00	0.00
	Acct: 2010				
	FIRST COMMONWEALTH BANK*	0.00	0.00	0.00	0.00
	Acct:				
	FIRST NATIONAL BANK OF PA(*)	0.00	0.00	0.00	0.00
	Acct:				
	FIRST NATIONAL BANK OF PA(*)	0.00	0.00	0.00	0.00
	Acct:				
	FIRST NATIONAL BANK OF PA(*)	0.00	0.00	0.00	0.00
	Acct:				
	FIRST NATIONAL BANK OF PA(*)	0.00	0.00	0.00	0.00
	Acct:				
	MERHO FEDERAL CREDIT UNION	5,505.89	5,505.89	0.00	5,505.89
	Acct: 3972				
	NCCDC	0.00	0.00	0.00	0.00
	Acct: 8835				
	WEST END AMBULANCE SVC	0.00	0.00	0.00	0.00
	Acct:				
	PORTFOLIO RECOVERY ASSOCIATES, LL	1,611.28	1,611.28	0.00	1,611.28
	Acct: 2254				
	LVNV FUNDING LLC, ASSIGNEE	1,501.28	1,501.28	0.00	1,501.28
	Acct: 7745				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: XXXXXPRAE				
	KEVIN S FRANKEL ESQ	0.00	0.00	0.00	0.00
	Acct:				
	US SMALL BUSINESS ADMINISTRATION (	0.00	0.00	0.00	0.00
	Acct:				
					16,843.15
TOTAL PAID TO CREDITORS					77,901.74
TOTAL CLAIMED					
PRIORITY		0.00			
SECURED		9,269.99			
UNSECURED		16,843.15			

Date: 11/24/2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteedpa.com

IN RE:

JOHN W. HOBOR  
REBECCA L. HOBOR  
Debtor(s)

Ronda J. Winnecour  
Movant

vs.  
No Repondents.

Case No.:17-70237 JAD

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Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
John W. Hobor  
Rebecca L. Hobor  
Debtor(s)

Case No. 17-70237-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-7  
Date Rcvd: Dec 01, 2020

User: jfur  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 03, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ John W. Hobor, Rebecca L. Hobor, 499 Linkville Road, Johnstown, PA 15906-3920
aty	+ 1st Summit Bank, 125 Donald Lane, PO Box 5480, Johnstown, PA 15904-5480
14387589	++ 1ST SUMMIT BANK, PO BOX 5480, JOHNSTOWN PA 15904-5480 address filed with court:, 1ST Summit Bank, 125 Donald Lane, Johnstown, PA 15904
14387591	+ Best Egg, Cross River Bank, 885 Teaneck Road, Teaneck, NJ 07666-4546
14387594	+ Department of the Treasury, Bureau of the Fiscal Service, P.O. Box 830794, Birmingham, AL 35283-0794
14387595	+ First Bankcard, P.O. Box 2557, Omaha, NE 68103-2557
14387597	+ First National Bank of PA, 532-534 Main Street, Johnstown, PA 15901-2093
14387598	JP Morgan Chase, P.O. Box 7399, Columbus, OH 43218
14387599	+ Merho Federal Credit Union, 15 Irene Street, Johnstown, PA 15905-4124
14966670	+ MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
14392329	++ PERI GARITE, ATTN CARD WORKS, 101 CROSSWAYS PARK DR W, WOODBURY NY 11797-2020 address filed with court:, First National Bank of Omaha, 1620 Dodge St., Stop Code 3105, Omaha, NE 68197
14387600	+ U.S. Small Business Administration, 411 Seventh Avenue, Suite 1450, Pittsburgh, PA 15219-1905
14387601	+ Wyndham Visa Card Services, P.O. Bxo 13337, Philadelphia, PA 19101-3337

TOTAL: 13

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/PDF: ais.chase.ebn@americaninfosource.com	Dec 02 2020 05:11:17	JPMorgan Chase Bank, National Association, 3415 Vision Drive, Columbus, OH 43219
14387590	+ Email/Text: ally@ebn.phinsolutions.com	Dec 02 2020 05:20:00	Ally, P.O. Box 380902, Minneapolis, MN 55438-0902
14398028	Email/Text: ally@ebn.phinsolutions.com	Dec 02 2020 05:20:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
14387592	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 02 2020 05:20:00	Bosco's, c/o Comenity State Bank, P.O. Box 659622, San Antonio, TX 78265-9622
14387596	+ Email/Text: bankruptcynotice@fcbanking.com	Dec 02 2020 05:20:00	First Commonwealth Bank, 601 Philadelphia Street, Indiana, PA 15701-3952
14387593	Email/PDF: ais.chase.ebn@americaninfosource.com	Dec 02 2020 05:12:22	Chase Credit Card, P.O. Box 15123, Wilmington, DE 19850
14405066	Email/PDF: ais.chase.ebn@americaninfosource.com	Dec 02 2020 05:13:23	Chase Records Center, ATTN: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
14657048	Email/PDF: resurgentbknotifications@resurgent.com	Dec 02 2020 05:13:28	LVNV Funding, LLC its successors and assigns as, assignee of Marlette Funding Grantor, Trust 2017-1, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14680709	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 02 2020 05:11:20	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

District/off: 0315-7

User: jfur

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Date Rcvd: Dec 01, 2020

Form ID: pdf900

Total Noticed: 24

14388316	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 02 2020 05:13:26	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14664863	Email/Text: bnc-quantum@quantum3group.com	Dec 02 2020 05:21:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788

TOTAL: 11

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 03, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 24, 2020 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor MidFirst Bank bnicholas@kmlawgroup.com
David J. Novak	on behalf of Attorney 1st Summit Bank davidnov162@hotmail.com rfn@jjbodies.com
Forrest B. Fordham, III	on behalf of Joint Debtor Rebecca L. Hobor FFordhamlaw@msn.com fordham-law@hotmail.com
Forrest B. Fordham, III	on behalf of Plaintiff Rebecca L. Hobor FFordhamlaw@msn.com fordham-law@hotmail.com
Forrest B. Fordham, III	on behalf of Plaintiff John W. Hobor FFordhamlaw@msn.com fordham-law@hotmail.com
Forrest B. Fordham, III	on behalf of Debtor John W. Hobor FFordhamlaw@msn.com fordham-law@hotmail.com
Kevin Scott Frankel	on behalf of Creditor JPMorgan Chase Bank National Association pakb@logs.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 9